

PREMIER FINANCIAL CORP.

		CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
		05/22/2009	2687124	1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$252	\$249	-1.4%		
Loans	\$159	\$169	6.5%		
Construction & development	\$10	\$7	-23.2%		
Closed-end 1-4 family residential	\$33	\$29	-10.7%		
Home equity	\$4	\$4	1.6%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$30	\$42	38.9%		
Commercial real estate	\$67	\$68	1.7%		
Unused commitments	\$34	\$37	7.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$39	\$35	-9.7%		
Asset-backed securities	\$11	\$10	-6.4%		
Other securities	\$21	\$17	-19.2%		
Cash & balances due	\$11	\$7	-37.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$227	\$223	-1.8%		
Deposits	\$197	\$187	-4.9%		
Total other borrowings	\$28	\$33	20.1%		
FHLB advances	\$10	\$8	-24.6%		
Equity					
Equity capital at quarter end	\$25	\$25	2.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	10.4%	--		
Tier 1 risk based capital ratio	13.2%	13.6%	--		
Total risk based capital ratio	14.0%	14.5%	--		
Return on equity ¹	-0.7%	-3.7%	--		
Return on assets ¹	-0.1%	-0.4%	--		
Net interest margin ¹	3.4%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	3006.1%	0.0%	--		
Loss provision to net charge-offs (qtr)	469.2%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.2%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	0.0%	0.0%	0.0%	--